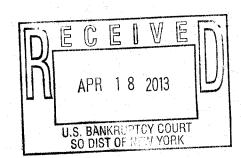
JULIO PICHARDO 1201 E SUDENE AVE FULLERTON CA 92831

PRE SE PRO PER

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

Re:)
JULIO PICHARDO)
Vs:)
Case No 12-12020
RESIDENTIAL CAPITAL LLC)
Debtor)



TO THE HONORABLE JUDGE: GLENN MARTIN

JULIO PICHARDO'S RESPONSE TO DEBTOR'S REPLY DOCKET 3447

- 1 As Gmac claimed the Stay, it Gives the court jurisdiction over these matters.
- 2_matters must to be addressed as I tried to no avail with regards to terms of modification documents.
- 3 Documents stand on their own. Imposing is necessary as they cause foreclosure in acceleration.
- 4_Once more, it unconscionable counsels actions, as it would have the court ignore matter as it show Violations perpetrated.
- 5 Counsel is trying to lecture the court when in reality is trying to circumvent the law as declared.
- 6_Actions demonstrated places serious consequences averting liens on modification created 2009.
- 7_ consumer protection bureau determined these actions were to be addressed in a civil court.
 In submission to Court Stay I addressed all issues to this Court.
 - Declaration of Substitution served to Gmac & counsel docket 3241 in Ca. action.
- 8_Loan modification documents are not in question, violations of those terms are.
- 9 In order to avoid terms, Counsel is steamrolling over this Court & anyone who stand in their way.
- 10_I requested governing clause in documents be imposed as clearly Gmac/Ocwen do not want To submit.
- 11_governing factor restricts any portion be violated.
- 12 Of course it is not in their best interest to implement their own documents, as they place Gmac/Ocwen second to liens, & this is something they don't want, but this is what I agreed to & agreed by lender.
- 13_no amount of document can divert governing factor.
- 14_Lender has requested I keep applying for modification in order to deny them, & in turn demand Home be short sale.
- 15_Several payments increase sent for shortage has been sent & was not applied causing financial hardship.

 Ocwen informed me they do not intend to cure this either.
- 16_Counsel expects that actions such as these be overlooked in continuance of disregard for the law.
- 17 paid checks for shortage are available should the Court schedule for hearing.

Please inform should matter be place on calendar to be heard.

By imposition of clause, must non monetary issues are resolved.

I request court applied all remedy, & allow implementation of modification clauses.

Thank you. Julio Pichardo

JULIO PICHARDO 1201 E SUDENE AVE FULLERTON CA 92831

PRO/SE PRO PER

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

> RE: JULIO PICHARDO

> > Vs:

Case No 12-12020

RESIDENTIAL CAPITAL LLC)

Debtor)



TO THE HONORABLE JUDGE: MARTIN GLENN MOTION

RESPONSE TO DEBTOR REPLY DOCKET NO. 3241-3346-3447 COUNSEL FAILURE TO ADDRESS DOCUMENT IMPLEMENTATION. COURTS RULING REQUIRED.

- 1- This Court has Jurisdiction over residential capital llc case No. 12-12020 issues
- 2- why is counsel so adamantly opposed to Court's implementing Gmac's own drawn Documents.
- 3- By Counsel's own actions shows Issue of documents has not & will not be resolved by Ocwen.
- 4- Debtor's Counsel has shown the art of how to evade by not addressing issue, The art of throw anything to see what sticks, but it wont work.
- 4- Counsel & Ocwen have tried to exempt existing property Liens inserted placed into documents as being carried. Agreed upon to govern security instrument In case of any & all inconsistency.
- 5- I have been oppose to the making of more documents, the existing ones with contingency are proper & sufficient.
- 6- Gmac/Ocwen averting inserted lien are causing acceleration & default. Ultimately Foreclosure.
- 7- By Counsel's actions alone shows controversy unresolved.
- 8- Courts rely on documents to indicate it's rulings & decisions. This must be resolved now postponing matters will achieve Counsel's results.
- 9- Court should not only impose documents, should sanction such alter ego that it should not allow disregard.
- 10- Counsel assumption tat this Court should not intervene in their internal affairs affronts

even the most primeval society. Courts do have to intervene, I invoke this privilege only to assert my rights as a homeowner.

This are only but a showing of what companies are willing to put homeowners through to achieve their goals.

I tried for too long to address matters, now it is necessary to bring finality.

Other monetary issues will be handled in proof of claim procedure, but I should not be put out of my home for requesting compliance with terms of contracts.

Issue of shortage payment sent is still outstanding as monthly mortgage payment rise continue causing financial hardship. This too is a travesty.

RULING ON DOCUMENTS SHOULD REGULATE NON-MONETARY MATTERS.

I request ruling & whatever Court's deems just & proper.

THANK YOU. JULIO PICHARDO